



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Maryland: The Cost of Inaction

Maryland Families Suffer

Maryland insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,382.
- ✓ In 2006, the same family health insurance cost \$11,272.
- ✓ By 2016, the same insurance is projected to cost \$23,608, a 109 percent increase over 2006, which will consume 32.3 percent of projected Maryland median family income.

More uninsured Marylanders

- ✓ Every day, 230 Marylanders lose their health insurance.
- ✓ During the last two years, 1,426,000 Marylanders under age 65 went without health insurance for some time, which is 29.1 percent of the under 65 population.
- ✓ In 2007, 769,007 Marylanders under age 65 were uninsured for the entire year, which is 15.5 percent of the under 65 population.

Marylanders pay higher premiums due to the uninsured

- ✓ Maryland families pay a “hidden tax” of \$1,100 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Maryland have a combined market share of 71 percent.

Maryland Businesses Suffer

Fewer Marylanders have health coverage at work

- ✓ In 2002, 74.1 percent of Marylanders under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 69.1 percent of Marylanders had coverage through their employer.

Maryland Economy Suffers

Health care spending climbs

- ✓ In 2004, Maryland spent \$31 billion on health care.
- ✓ This spending level represents \$5,590 per capita, and is 13.3 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Maryland economy will lose \$1.9 billion - \$3.9 billion due to the shorter lives and poorer health of the uninsured.